

## United States Bankruptcy Court

District of Utah

**Case No. 08-24203**

**Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Donald J. Penrod  
aka Don Penrod, aka Donald Penrod  
6045 South Ridgeline Drive Apt G108  
South Ogden, UT 84405-7041

Social Security No.:

xxx-xx-8233

Employer's Tax I.D. No.:

Petition date: 6/30/08

### DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 10/16/08

Glen E. Clark  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**CERTIFICATE OF NOTICE**District/off: 1088-2  
Case: 08-24203User: gci  
Form ID: rab18Page 1 of 2  
Total Served: 46

Date Rcvd: Oct 16, 2008

The following entities were served by first class mail on Oct 18, 2008.

db Donald J. Penrod, 6045 South Ridgeline Drive Apt G108, South Ogden, UT 84405-7041  
 aty Suzanne Marychild, 110 North 100 East, P.O. Box 543, Logan, UT 84323-0543  
 tr +Steven R. Bailey tr, 2454 Washington Blvd., Ogden, UT 84401-2312  
 6071607 +Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7684  
 6071608 +Amsher Collection Services, Inc., 600 Beacon Pkwy W Ste 300, Birmingham, AL 35209-3114  
 6071609 +Bennett, DeLoney & Noyes, P.C.?U, 1265 East Fort Union Blvd., Suite 150,  
Cottonwood Heights, UT 84047-1862  
 6071611 Brigham City Corporation, PO Box 1005, Brigham City, UT 84302-1005  
 6071616 ++CLEAR CHECK PAYMENT SOLUTIONS LLC, 135 INTERSTATE BOULEVARD, GREENVILLE SC 29615-5720  
(address filed with court: Clear Check Payment Solutions, 135 Interstate Blvd.,  
Greenville, SC 29615)  
 6071617 ++CLEAR CHECK PAYMENT SOLUTIONS LLC, 135 INTERSTATE BOULEVARD, GREENVILLE SC 29615-5720  
(address filed with court: Clear Check Payment Solutions, P.O. Box 27087.,  
Greenville, SC 29616-2087)  
 6071612 +Capital Management Services, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
 6071613 +Certegy Payment Recovery Services, 11601 Roosevelt Blvd., St. Petersburg, FL 33716-2202  
 6071615 Chek Line, Inc., 2070 Harrison Blvd, Ogden, UT 84401-0739  
 6071618 Countrywide Home Loans, PO Box 650070, Dallas, TX 75265-0070  
 6071619 Creditors Financial Group, PO Box 440290, Aurora, CO 80044-0290  
 6071620 +E R Solutions, Inc, 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004  
 6071621 Encore, 400 North Roger Road, PO Box 3330, Olathe, KS 66063-3330  
 6071622 +GC Services Limited Partnership, Collection Agency Division, 6330 Gulfton,  
Houston, TX 77081-1108  
 6071624 GEMB /MERYVNS, PO Box 981400, El Paso, TX 79998-1400  
 6071625 +Great Plains Specialty Finance Inc, DBA Check N Go, 210 East 12th Street,  
Ogden, UT 84404-5604  
 6071626 Home Depot, Citi Cards, PO Box 689106, Des Moines, IA 50368-9106  
 6071627 Howard Dames, DDA, 104 W 200 S, Brigham City, UT 84302-2506  
 6071628 John W. Arrington, Associated Psychotrapists, 120 N Main St, Brigham City, UT 84302-2118  
 6071629 +John W. Arrington LMFT, 120 North Main Street, Brigham City, UT 84302-2118  
 6071630 Kirk Cullimore, Attorney At Law, PO Box 65655, Salt Lake City, UT 84165-0655  
 6071631 +Knight Adjustment Bureau, 404 East 4500 South #A-34, Salt Lake City, UT 84107-2710  
 6071632 Law Office Of Matheson, Mortensen,, Olsen & Jeppson, 648 E 100 S,  
Salt Lake City, UT 84102-1584  
 6071633 Linda Penrod, 6045 S Ridgeline Dr, South Ogden, UT 84405-6978  
 6071638 +MRS Associates, Inc, 3 Executive Campus, Suite 400, Cherry Hill, NJ 08002-4114  
 6071635 +Money 4 You, 4811 Harrison Blvd. #D, Ogden, UT 84403-4476  
 6071636 Monogram Bank N America, PO Box 17054, Wilmington, DE 19884-0001  
 6071637 Mountain America Credit Union, PO Box 1005, West Jordan, UT 84084  
 6071639 NCO Financial Services, PO Box 15740, Wilmington, DE 19850-5740  
 6071640 +Omnium Worldwide, Inc, 7171 Mercy Road, Omaha, NE 68106-2620  
 6071641 +PDQ Check Exchange, Money 4 You, 739 Washington Blvd., Ogden, UT 84404-4953  
 6071643 RC Willey Home Furnishings, 2301 S 300 W, Salt Lake City, UT 84115-2516  
 6071644 +Rent-a-Center, DBA The Cash Advantagede Store, 3689 Washington Blvd, Ogden, UT 84403-1737  
 6071645 Steve Johnson, Remax Associated Realtors, 3354 Harrison Blvd, Ogden, UT 84403-1296  
 6071646 T-Mobile, PO Box 660252, Dallas, TX 75266-0252  
 6071648 TRS Recovery Services, PO Box 60022, City Of Industry, CA 91716-0022  
 6071649 +TRS Recovery Services, Inc., 5251 Westheimer, Houston, TX 77056-5412  
 6071647 The Falls At Canyon Rim, 6045 S Ridgeline Dr, South Ogden, UT 84405-6978  
 6071650 ++ZIONS FIRST NATIONAL BANK, LEGAL SERVICES UT ZB11 0877, P O BOX 30709,  
SALT LAKE CITY UT 84130-0709  
(address filed with court: Zions Bank, Credit Management Department, PO Box 30709,  
Salt Lake City, UT 84130-0709)

The following entities were served by electronic transmission on Oct 17, 2008.

6071614 EDI: CHASE.COM Oct 17 2008 00:33:00 Chase, PO Box 52195, Phoenix, AZ 85072-2195  
 6071623 EDI: RMSC.COM Oct 17 2008 00:33:00 GE Money Bank, PO Box 960013, Orlando, FL 32896-0013  
 6071634 EDI: BANKAMER.COM Oct 17 2008 00:33:00 MBNA America, PO Box 15026,  
Wilmington, DE 19850-5026  
 6071642 E-mail/Text: bklaw@qwest.com Qwest Wireless, PO Box 29039,  
Phoenix, AZ 85038-9039

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 6071610 Bonneville Collections, 2627 Washington Blvd, RETURNED MAIL--99999

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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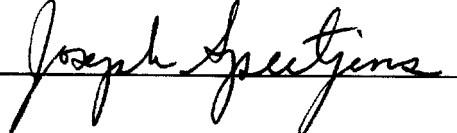
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2008

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.